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GROUP 3600

CLAIMS

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1. (amended) A organization risk management method, comprising:
   integrating organization data from a variety of sources in accordance with a common schema;
   transforming said data into information and models for managing risk at the organization level.

2. (amended) The method of claim 1 that further comprises using at least one of the models to identify the risk reduction activities and risk reduction purchases required to optimize organization risk.

3. (amended) The method of claim 1 where organization data is integrated in accordance with a common schema.

4. (amended) The applications of claim 3 where the common schema includes a common metadata standard, data structure and data dictionary.

5. (amended) The method of claim 1 wherein the variety of data sources are advanced financial systems, asset management systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input, risk management systems and combinations thereof.

6. (amended) The method of claim 1 where the data includes historical data, forecast data and combinations thereof.

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7. (amended) The method of claim 1 where the data includes transaction data, descriptive data, geospatial data, text data, linkage data and combinations thereof.

8. (amended) The method of claim 1 where an organization is a single product, a group of products, a division, a entire company, a multi company corporation or a value chain.

9. (amended) The method of claim 1 where the information and models include item performance indicators, value drivers, composite variables, vectors, predictive component models, network models, element rankings, element relative contributions, factor contributions, element contributions, a matrix of enterprise value that integrates the preceding information by to determine the value of each element and factor to each enterprise by segment of value, a matrix of market value that sums the matrices of enterprise value to determine the contribution of each element and factor to the organization market value, option discount rates, valuations for each real option by enterprise, a valuation for all organization real options, covariance matrices, forecasts, scenarios, risk quantifications under different scenarios, a summary of organization financial status that can be communicated to financial service providers for use in automated transactions, organizational summaries of value and risk by segment of value and enterprise, probabilistic simulation models, the efficient frontier, a list of risk reduction activities and risk transfer product purchases that will optimize one or more aspects of organization financial performance and combinations thereof.

10. (amended) The method of claim 9 wherein the aspects of organization financial performance being optimized are selected from the group consisting of revenue, expense, capital change, current operation value, real option value, derivative value, investment value, market sentiment value, risk and business value.

11. (amended) The method of claim 9 where the risks being quantified and optimized are event risk, factor variability risk, element variability risk, contingent liabilities and combinations thereof.

12. (amended) The method of claim 11 where event risks are risks associated with accidents, weather phenomena including hurricanes and tornadoes and acts of nature including earthquakes and volcanoes.

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13. (amended) The method of 11 where the elements producing variability risk are alliances, brands, channels, customers, customer relationships, employees, employee relationships, information technology, intellectual property, knowledge, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

14. (amended) The method of 11 where the factors producing variability risk are numerical indicators of: conditions or prices external to the organization and conditions or performance of the organization compared to external expectations of organization conditions or performance.

15. (amended) The method of claim 9 where the organization segments of value are current operations, real options, derivatives, excess financial assets, market sentiment and combinations thereof.

16. (amended) The method of claim 9 where the probabilistic model is a Markov Chain Monte Carlo model.

17. (amended) The method of claim 9 where a multi-criteria optimization can be used to determine the optimal mix of risk reduction activities and risk reduction purchases when two or more aspects of organization financial performance are being optimized.

18. (amended) The method of claim 9 where risk reduction purchases include insurance purchase, derivative purchase, swaps, swaptions, options, collars and combinations thereof.

19. (amended) The method of claim 9 where the scenarios are normal, extreme and a combination thereof.

20. (amended) The method of claim 9 where the efficient frontier identifies the maximum organization value for a given level of risk.

21. (amended) The method of claim 2 where the model is a Markov model.

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22. (amended) The method of claim 2 where genetic algorithms are used for determining the optimal mix of risk reduction activities and risk reduction purchases.

23. (amended) The method of claim 24 where risk reduction purchases include insurance purchase, derivative purchase, swaps, swaptions, options, collars and combinations thereof.

24. (amended) The method of claim 1 that optionally displays the impact of the optimized mix of risk reduction activities and risk reduction purchases on the position of the organization relative to the efficient frontier.

25. (amended) The method of claim 1 where the information and models are made available for review using a paper document or electronic display.

26. (amended) The method of claim 1 where the information and models can be used for analyzing of potential mergers and acquisitions, evaluating of asset purchases, evaluating asset disposals, rating the ability of the organization to re-pay debt and monitoring the performance of outside vendors who have been hired to reduce risk.

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27. (new) An organization risk system, comprising:

a plurality of computers connected by a network each with a processor having circuitry to execute instructions; a storage device available to each processor with sequences of instructions stored therein, which when executed cause the processors to:

integrate organization data from a variety of sources in accordance with a common schema;

transform said data into information and models for managing and optimizing risk at the organization level.

28. (new) The system of claim 27 where the information and models include item performance indicators, value drivers, composite variables, vectors, predictive component models, network models, element rankings, element relative contributions, factor contributions, element contributions, a matrix of enterprise value that integrates the preceding information by to determine the value of each element and factor to each enterprise by segment of value, a matrix of market value that sums the matrices of

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enterprise value to determine the contribution of each element and factor to the organization market value, option discount rates, valuations for each real option by enterprise, a valuation for all organization real options, covariance matrices, forecasts, scenarios, risk quantifications under different scenarios, a summary of organization financial status that can be communicated to financial service providers for use in automated transactions, organizational summaries of value and risk by segment of value and enterprise, probabilistic simulation models, the efficient frontier, a list of risk reduction activities and risk transfer product purchases that will optimize one or more aspects of organization financial performance and combinations thereof.

29. (new) The system of claim 28 wherein the variety of data sources are advanced financial systems, asset management systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input, risk management systems and combinations thereof.

30. (amended) The system of claim 28 where the risks being managed and optimized are event risk, factor variability risk, element variability risk, contingent liabilities and combinations thereof.

CLAIMS

1. (amended) A ~~financial services~~organization risk management method, comprising:

~~organizing data concerning a multi-enterprise organization by element, factor, risk and enterprise;~~

~~modeling the multi-enterprise organization as a function of the different elements and factors to create a matrix of value by enterprise for the multi-enterprise organization; and~~

~~displaying the results of the analysis.~~

integrating organization data from a variety of sources in accordance with a common schema;

transforming said data into information and models for managing risk at the organization level.

2. ~~A computer readable medium having computer executable instructions thereon for causing one or more computers to perform the method of claim 1.~~(amended) The method of claim 1 that further comprises using at least one of the models to identify the risk reduction activities and risk reduction purchases required to optimize organization risk.

3. ~~The method of claim 1 wherein the one axis of the matrix of value for each enterprise in the multi-enterprise organization is defined by one or more segments of value from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 1 where organization data is integrated in accordance with a common schema.

4. ~~The method of claim 1 wherein the factors that together with elements of value define one axis of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to the organization, of organization conditions and of organization performance.~~(amended) The applications of claim 3 where the common schema includes a common metadata standard, data structure and data dictionary.

5. ~~The method of claim 1 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property, alliances, processes, brands, the workforce, information technology, quality and tangible assets.~~(amended) The method of claim 1 wherein the variety of data sources are advanced financial systems, asset management systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input, risk management systems and combinations thereof.

6. ~~The method of claim 1 wherein the value of each element of value displayed in the matrix is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 1 where the data includes historical data, forecast data and combinations thereof.

7. ~~The method of claim 1 wherein the value of each factor displayed in the matrix is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 1 where the data includes transaction data, descriptive data, geospatial data, text data, linkage data and combinations thereof.

8. ~~A financial services system, comprising:~~(amended) The method of claim 1 where an organization is a single product, a group of products, a division, a entire company, a multi company corporation or a value chain.

~~a computer system with software that causes one or more processors to: organize data concerning a multi-enterprise organization by element, factor, risk and~~

~~enterprise; model the multi-enterprise organization as a function of the different elements and factors to create a matrix of value by enterprise for the multi-enterprise organization; and display the results of the analysis.~~

9. ~~The system of claim 8 wherein the one axis of the matrix of value for each enterprise in the multi-enterprise organization is defined by one or more segments of value from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~<u>(amended) The method of claim 1 where the information and models include item performance indicators, value drivers, composite variables, vectors, predictive component models, network models, element rankings, element relative contributions, factor contributions, element contributions, a matrix of enterprise value that integrates the preceding information by to determine the value of each element and factor to each enterprise by segment of value, a matrix of market value that sums the matrices of enterprise value to determine the contribution of each element and factor to the organization market value, option discount rates, valuations for each real option by enterprise, a valuation for all organization real options, covariance matrices, forecasts, scenarios, risk quantifications under different scenarios, a summary of organization financial status that can be communicated to financial service providers for use in automated transactions, organizational summaries of value and risk by segment of value and enterprise, probabilistic simulation models, the efficient frontier, a list of risk reduction activities and risk transfer product purchases that will optimize one or more aspects of organization financial performance and combinations thereof.</u>

10. ~~The system of claim 8 wherein the factors that together with elements of value define one axis of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to the organization, of organization conditions and of organization performance.~~<u>(amended) The method of claim 9 wherein the aspects of organization financial performance being optimized are selected from the group consisting of revenue, expense, capital change, current operation value, real option value, derivative value, investment value, market sentiment value, risk and business value.</u>

11. ~~The system of claim 8 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property,~~

~~alliances, processes, brands, the workforce, information technology, quality and tangible assets.~~(amended) The method of claim 9 where the risks being quantified and optimized are event risk, factor variability risk, element variability risk, contingent liabilities and combinations thereof.

12. ~~The system of claim 8 wherein the value of each element of value is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 11 where event risks are risks associated with accidents, weather phenomena including hurricanes and tornadoes and acts of nature including earthquakes and volcanoes.

13. ~~The system of claim 8 wherein the value of each factor is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of 11 where the elements producing variability risk are alliances, brands, channels, customers, customer relationships, employees, employee relationships, information technology, intellectual property, knowledge, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

14. ~~A financial service analysis~~(amended) The method~~, comprising:~~

~~organizing data concerning a multi-enterprise organization by element, factor, risk and enterprise;~~

~~modeling~~ of claim 11 where the ~~multi-enterprise organization as a function of the different elements,~~ factors ~~and risks by enterprises~~producing variability risk are numerical indicators of: conditions or prices external to ~~define an efficient frontier for~~the organization and conditions or performance of the ~~multi-enterprise~~organization compared to external expectations of organization~~; and~~

~~displaying the efficient frontier.~~

15. ~~A computer readable medium having computer executable instructions thereon for causing one or more computers to perform the method of claim 14.~~(amended) The method of claim 9 where the organization segments of value are current operations, real

options, derivatives, excess financial assets, market sentiment and combinations thereof.

16. ~~The method of claim 14 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 9 where the probabilistic model is a Markov Chain Monte Carlo model.

17. ~~The method of claim 14 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes.~~(amended) The method of claim 9 where a multi-criteria optimization can be used to determine the optimal mix of risk reduction activities and risk reduction purchases when two or more aspects of organization financial performance are being optimized.

18. ~~The method of claim 17 wherein the impact of changes are reported using a graph that displays the efficient frontier for the organization before and after the change.~~(amended) The method of claim 9 where risk reduction purchases include insurance purchase, derivative purchase, swaps, swaptions, options, collars and combinations thereof.

19. ~~The method of claim 14 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management systems, workforce management systems, human resource management systems, email management systems, IT management systems and quality management systems.~~(amended) The method of claim 9 where the scenarios are normal, extreme and a combination thereof.

20. ~~The method of claim 14 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 9 where the efficient frontier identifies the maximum organization value for a given level of risk.

21. ~~A financial service analysis system, comprising:~~(amended) The method of claim 2 where the model is a Markov model.

~~a computer system with software that causes one or more processors to: organize data concerning a multi-enterprise organization by element, factor, risk and enterprise; model the multi-enterprise organization as a function of the different elements, factors and risks by enterprises to define an efficient frontier for the multi-enterprise organization; and display the efficient frontier.~~

22. ~~The system of claim 21 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 2 where genetic algorithms are used for determining the optimal mix of risk reduction activities and risk reduction purchases.

23. ~~The system of claim 21 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes.~~(amended) The method of claim 24 where risk reduction purchases include insurance purchase, derivative purchase, swaps, swaptions, options, collars and combinations thereof.

24. ~~The system of claim 23 wherein the impact of changes are reported using a graph that displays the efficient frontier for the organization before and after the change.~~(amended) The method of claim 1 that optionally displays the impact of the optimized mix of risk reduction activities and risk reduction purchases on the position of the organization relative to the efficient frontier.

25. ~~The system of claim 21 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management systems, workforce management systems, human resource management systems, email management systems, IT management systems and quality management systems.~~(amended) The method of claim 1 where the information and models are made available for review using a paper document or electronic display.

26. ~~The system of claim 21 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~(amended) The method of claim 1 where the information and models can be used for analyzing of potential mergers and acquisitions, evaluating of asset purchases, evaluating asset disposals, rating the ability of the organization to re-pay debt and monitoring the performance of outside vendors who have been hired to reduce risk.

27. (new) An organization risk system, comprising:

a plurality of computers connected by a network each with a processor having circuitry to execute instructions; a storage device available to each processor with sequences of instructions stored therein, which when executed cause the processors to:

integrate organization data from a variety of sources in accordance with a common schema;

transform said data into information and models for managing and optimizing risk at the organization level.

28. (new) The system of claim 27 where the information and models include item performance indicators, value drivers, composite variables, vectors, predictive component models, network models, element rankings, element relative contributions,

factor contributions, element contributions, a matrix of enterprise value that integrates the preceding information by to determine the value of each element and factor to each enterprise by segment of value, a matrix of market value that sums the matrices of enterprise value to determine the contribution of each element and factor to the organization market value, option discount rates, valuations for each real option by enterprise, a valuation for all organization real options, covariance matrices, forecasts, scenarios, risk quantifications under different scenarios, a summary of organization financial status that can be communicated to financial service providers for use in automated transactions, organizational summaries of value and risk by segment of value and enterprise, probabilistic simulation models, the efficient frontier, a list of risk reduction activities and risk transfer product purchases that will optimize one or more aspects of organization financial performance and combinations thereof.

29. (new) The system of claim 28 wherein the variety of data sources are advanced financial systems, asset management systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input, risk management systems and combinations thereof.

30. (amended) The system of claim 28 where the risks being managed and optimized are event risk, factor variability risk, element variability risk, contingent liabilities and combinations thereof.